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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Antonio	
	100.10	First name	First name
	Write the name that is on your government-issued picture identification (for	c	
		Middle name	Middle name
	example, your driver's	Posey	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last	First name	First name
	8 years		
	-	Middle name	Middle name
	Include your married or maiden names.		
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
_		Last name	Last name
3.	Only the last 4 digits of your Social	XXX - XX- 9381	xxx - xx-
	Security number or federal Individual	OR	OR
	Taxpayer	9 xx - xx-	9 xx - xx-
	Identification number (ITIN)		

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D	ebtor 1 Antonio	C Posey	Case number (if known)
	First Name	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification	I have not used any business names or EINs.	I have not used any business names or EINs.
Numbers (EIN) you have used in the last 8 years		Business name	Business name
		Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		4940 W Race Avenue, Apt 2 Number Street	Number Street
		Chicago Illinois 60644	
		City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City Chate Tie Code
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	btor 1 Antonio	С		Case number (if know	<i>(n</i>)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under		ription of each, see <i>Notice Requ</i> Iso, go to the top of page 1 and		§ 342(b) for Individuals Filing for private box.
8.	How you will pay the fee	more details about how cashier's check, or mone may pay with a credit ca I need to pay the fee in Individuals to Pay Your I request that my fee be judge may, but is not rect the official poverty line to	you may pay. Typically, if you ey order If your attorney is and or check with a pre-printer in installments. If you choose Filing Fee in Installments (One waived (You may request equired to, waive your fee, and that applies to your family single you must fill out the Applic	ou are paying the submitting your led address. e this option, sign official Form 103A this option only ind may do so only ize and you are ur	ne clerk's office in your local court for fee yourself, you may pay with cash, payment on your behalf, your attorney an and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a rif your income is less than 150% of nable to pay the fee in installments). If a Chapter 7 Filing Fee Waived (Official
9.	Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When When	MM / DD / YYYY	Case number Case number Case number
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	✓ No. Go to line 1	12.		you want to stay in your residence? *You (Form 101A) and file it with

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C Posey Debtor 1 Antonio Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Antonio
 C
 Posey
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Antonio	U Middle News	Posey	Case number (if known)		
Part 6: First Name Answer These Que	Middle Name estions for Reporting	Last Name Purposes			
16. What kind of debts do you have?	16a. Are your debts "incurred by an incurred by a few pour debts money for a buse incorrect by an incurred by a	primarily consumer debts individual primarily for a pene 16b. ine 17. primarily business debts? siness or investment or through 16c.	ersonal, family, or househ • Business debts are debt bugh the operation of the	s that you incurred to obtain business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing undexpenses are	under Chapter 7. Go to line 18 er Chapter 7. Do you estimate paid that funds will be availat	e that after any exempt prop	perty is excluded and administrative d creditors?	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999		5,000 10,000 -25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,00 \$100,001-\$500,0 \$500,001-\$1 milli	\$10,00 000 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?		\$10,00 000 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below					
For you	correct. If I have chosen to file of title 11, United Star under Chapter 7. If no attorney represer out this document, I had I request relief in accordance.	e under Chapter 7, I am awa tes Code. I understand the nts me and I did not pay or nave obtained and read the ordance with the chapter of	are that I may proceed, if e relief available under each agree to pay someone who notice required by 11 U.S title 11, United States Co	ode, specified in this petition.	
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/s/ Antonio Pose Signature of Debtor		Signature of D	Debtor 2	
	· ·	2/10/2017 MM / DD / YYYY	Executed or		

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Debtor 1 Antonio	С	Posey	Case number (ii	f known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	nformation in the sched	dules filed with the petition is incorrect.
attorney, you do not	•	, ,		•
need to file this page.	/s/ Mike Miller		Date	2/10/2017
	Signature of Attorney	or Debtor		MM / DD / YYYY
	3			
	Mike Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	201111001			
	Chicago		Illinois	60603
	City		State	Zip Code
	•			·
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
			Illinois	8
	Bar number		State	

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Fill in this information to identify your case:							
Debtor 1	Antonio	С	Posey				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
Case number			(State)				
(If known)							

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	V
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
	\$3,880.00
1b. Copy line 62, Total personal property, from Schedule A/B	
1c. Copy line 63, Total of all property on Schedule A/B	\$3,880.00
rt 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$12,002.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	<u>Ψ12,002.00</u>
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$4,538.56
	\$16,540.56
Your total liabilities	
	-
art 3: Summarize Your Income and Expenses	\$1 452 71
art 3: Summarize Your Income and Expenses	\$1,452.71
Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I)	\$1,452.71 \$1,037.00

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Deb	tor 1 Antonio	C Middle News	Posey	Case number (if known)					
Part	First Name Answer These O	Middle Name	Last Name ive and Statistical Records	3					
		tcy under Chapters 7, 11, o		•					
о. <i>7</i> .	, ,	. , ,		his form to the court with your other so	chadulas				
L	」	to report on this part of the lo	min. Offeck this box and submit to	ins form to the court with your other st	oriedules.				
Ŀ	Yes.								
7. W	/hat kind of debt do you	have?							
[Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.								
[Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.								
	8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$1,462.98								
9.	Copy the following spec	cial categories of claims fro	om Part 4, line 6 of Schedule E	/F:					
	From Part 4 on Schedule E/F, copy the following:			Total claim					
	9a. Domestic support ob	ligations (Copy line 6a.)		\$0.00					
	9b. Taxes and certain oth	er debts you owe the govern	ment. (Copy line 6b.)	\$0.00					
	9c. Claims for death or pe	ersonal injury while you were i	intoxicated. (Copy line 6c.)	\$0.00					
9d. Student loans. (Copy line 6f.)		\$0.00							
	9e. Obligations arising ou priority claims. (Copy line		or divorce that you did not report	as \$0.00					
	9f. Debts to pension or p	rofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00					

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your case:		
Debtor 1	Antonio C	Posey	
	First Name Midd	le Name Last Name	
Debtor 2 (Spouse, if fi	ling) First Name Midd	le Name Last Name	
United Sta	ates Bankruptcy Court for the: Northern	District of Illinois	
	· ·	(State)	
Case num (If known)			
Officia	Il Form 106A/B		Check if this is an amended filing
Sche	dule A/B: Property		12/1
category v responsib write your	where you think it fits best. Be as complet e for supplying correct information. If mon name and case number (if known). Answe	s. List an asset only once. If an asset fits in more the and accurate as possible. If two married people re space is needed, attach a separate sheet to this er every question. Land, or Other Real Estate You Own or Have	are filing together, both are equally s form. On the top of any additional pages,
		est in any residence, building, land, or similar prop	
7. 20 yea	No. Go to Part 2	see in any residence, banding, land, or similar prop-	city.
	Yes. Where is the property?		
		What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put
1.1	Street address, if available, or other description	Single-family home	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	oneet address, ii available, or other description	Duplex or multi-unit building	Current value of the Current value of the
	-	Condominium or cooperative Manufactured or mobile home	entire property? portion you own?
		Land	
	Number Street	Investment property	Describe the nature of your ownership interest (such as fee simple, tenancy by
	City State Zip Code	Timeshare Other	the entireties, or a life estate), if known.
	City State Zip Code	Outer	Object Williams and the control
		Who has an interest in the property? Check	Check if this is community property (see instructions)
		one.	
		☐ Debtor 1 only ☐ Debtor 2 only	
		Debtor 1 and Debtor 2 only	
		At least one of the debtors and another	
		Other information you wish to add about this	item, such as local
lf vou	our or hous more than one list have	property identification number:	
ii you	own or have more than one, list here:	What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put
1.2	Street address, if available, or other description	Single-family home	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
	Street address, if available, of other description	Duplex or multi-unit building	Current value of the Current value of the
		Condominium or cooperative	entire property? portion you own?
		Manufactured or mobile home Land	
	Number Street	Investment property	Describe the nature of your ownership
		Timeshare	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	City State Zip Code	Other	
		Who has an interest in the property? Check	Check if this is community property (see instructions)
		one.	
		Debtor 1 only	
		Debtor 2 only Debtor 1 and Debtor 2 only	
		At least one of the debtors and another	

Other information you wish to add about this item, such as local property identification number:

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Debtor 1	Antonio First Name	C Middle Name	Posey Last Name	Case number	(if known)	
1.3Stre	et address, if available, or othe	[What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature of interest (such as fee s the entireties, or a life	mple, tenancy by
] [[]	Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	other	Check if this is co (see instructions)	mmunity property
	the dollar value of the port ve attached for Part 1. Writ	tion you own for a e that number h				
	Describe Your Vehicles		i a annuali da anda da ada ada ada a		AO la chi da carrio chi clar	
you own tl	nat someone else drives. If yo ns, trucks, tractors, sport utilit	u lease a vehicle,	t in any vehicles, whether they are also report it on Schedule G: Executo cycles			
3.1	Make Model: Year:	Mercury Montego 2007	Who has an interest in the proone. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> hims Secured by Property.
	Approximate mileage: Other information:	130000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar		Current value of the entire property? \$2325.00	Current value of the portion you own? \$2325.00
3.2	Make Model: Year:		instructions) Who has an interest in the proone. Debtor 1 only		the amount of any secu	claims or exemptions. Put ared claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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btor 1	Antonio	C	Posey	Case numbe	er <i>(if known)</i>	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the p	roperty? Check	Do not deduct secured	•
	Model:		one.		the amount of any secu	ired claims on <i>Schedule</i> aims Secured by Propert
	Year:		Debtor 1 only		Creditors with mave Cla	unis secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	1	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is communi	tv property (see		
			instructions)	, p. epe. 1, (eee		
3.4	Make		Who has an interest in the p	roperty? Check	Do not deduct secured	claims or exemptions. F
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	1	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is communi	tv property (see		
			_ Olieck ii tilis is collilliulli			
			instructions) ner recreational vehicles, other veft, fishing vessels, snowmobiles, m	ehicles, and acce		
Exa	mples: Boats, trailers, motors		instructions)	rehicles, and acce otorcycle accessori		•
Example Example 1	mples: Boats, trailers, motors No Yes Make		instructions) ner recreational vehicles, other vents, fishing vessels, snowmobiles, methods. Who has an interest in the properties.	rehicles, and acce otorcycle accessori	Do not deduct secured the amount of any secu	•
Example Example 1	mples: Boats, trailers, motors No Yes Make Model:		who has an interest in the proper	rehicles, and acce otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
Example Example 1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only	rehicles, and acce otorcycle accessori roperty? Check	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Example Example 1	mples: Boats, trailers, motors No Yes Make Model: Year:		who has an interest in the prone. Debtor 1 only Debtor 1 and Debtor 2 only	rehicles, and acce otorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
Example Example 1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors	rehicles, and acce otorcycle accessori roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
Example Example 1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 1 and Debtor 2 only	rehicles, and acce otorcycle accessori roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule nims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communications.	rehicles, and acceptorized accessorial roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communications)	rehicles, and acceptorized accessorial roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communitients in the prone. Who has an interest in the prone.	rehicles, and acceptorized accessorial roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. F
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communitienstructions) Who has an interest in the prone.	rehicles, and acceptorized accessorial roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communications) Who has an interest in the prone. Debtor 1 and Debtor 2 only At least one of the debtors Debtor 1 only Debtor 1 only	rehicles, and acceptorized accessorial reperty? Check and another ty property? Check reperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule hims Secured by Propert
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communities instructions) Who has an interest in the prone. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 only instructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only	rehicles, and acceptorized accessorial reperty? Check and another ty property? Check reperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule hims Secured by Propert Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communitinstructions) Who has an interest in the prone. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only	rehicles, and acceptorcycle accessorion or coperty? Check and another ty property? Check roperty? Check and another check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. For the claims on Schedule hims Secured by Propert Current value of the

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De	ebtor 1	Antonio First Name	C Middle Name	Posey Last Name	Case number (if known)					
Pa	rt 3:	Describe Y	our Personal and Household							
D	Current value of the portion you own? Do you own or have any legal or equitable interest in any of the following items? Do not deduct secured claims or exemptions.									
	Examp	-	and furnishings liances, furniture, linens, china, kitch	henware						
$ \mathbf{V} $	No Yes. [Describe	Used Furniture - Bed			\$200.00				
		tronics les: Televisions	s and radios; audio, video, stereo, a	and digital equipment; compu	ters, printers, scanners; music	1				
V	Yes. [Describe	Used Electronics - game system, pl	hone, tv		\$500.00				
	Examp	•	ue und figurines; paintings, prints, or of in, or baseball card collections; othe							
	No Yes. [Describe								
	9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments									
☑	No	,								
	Yes. [Describe								
	0. Fire Examp		es, shotguns, ammunition, and rela	ated equipment		ı				
✓	No									
Ш	Yes. L	Describe								
	-		clothes, furs, leather coats, designer	r wear, shoes, accessories						
Ц	No Voc I	Describe	Lload Clathing			1				
⊻	165. L	Describe	Used Clothing			\$300.00				
		-	ewelry, costume jewelry, engageme r	ent rings, wedding rings, heirlo	oom jewelry, watches, gems,					
<u> ✓</u>	No Yes. [Describe	Jewelry			\$400.00				
		n-farm animal les: Dogs, cats	s s, birds, horses			I				
✓	No					1				
	Yes. [Describe								
_	4. Any No	other person	al and household items you did r	not already list, including a	ny health aids you did not list					
		Describe								
<u>ب</u> ر			المراجعة والمراجعة المراجعة المراجعة المراجعة والمراجعة	uk O implications some substitute of	lau manaa yay haye attaabad					
			lue of all of your entries from Pa number here	ா ა, including any entries f	or pages you nave attached	\$1400.00				

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Posey Debtor 1 Antonio Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$5.00 17.1. Checking account: PNC 17.2. Checking account: 17.3. Savings account: **PNC** \$100.00 17.4. Savings account: \$0.00 PNC 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Antonio	С	Posey	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transful successful same those you cannot transful successful same:	s' checks, promissory no	tes, and money orders.	
21.	Retirement or pension	accounts			-
			o), thrift savings accounts	s, or other pension or profit-sharing plans	
	No No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:	w/ employer		\$50.00
	separately.	Pension plan:			
		IRA:			-
		Retirement account:			-
		Keogh:			-
		Additional account:			-
		Additional account:			-
22.		prepayments I deposits you have made so tha with landlords, prepaid rent, publ			
	Yes	Electric:			. ——
		Gas:			. ———
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			. ———
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.		or a periodic payment of money t	o you, either for life or for	r a number of years)	
	✓ No Yes	Issuer name and description:			
		-			-
					-

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Debt	or 1 Antonio First Name	C Middle Name	Posey	Case number (if known)	
24.				der a qualified state tuition program.	
27.)(1), 529A(b), and 529(b)(1)		der a quanned state tultion program.	
	✓ No Instit	ution name and description	. Separately file the records of any interest	ests.11 U.S.C. § 521(c):	
					
25.	Trusts, equitable of exercisable for you		erty (other than anything listed in lin	ne 1), and rights or powers	
	✓ No				
	Yes. Describe				
26.			rets, and other intellectual property roceeds from royalties and licensing agr	reements	
	✓ No				
	Yes. Describe				
27.		es, and other general inta permits. exclusive licenses.	angibles cooperative association holdings, liquo	r licenses, professional licenses	
	, No No				
	Yes. Describe				
Mor	ney or property o	ved to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property ov				portion you own? Do not deduct secured
					portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed t ✓ No ☐ Yes. Give specifi	o you		Federal:	portion you own? Do not deduct secured
	Tax refunds owed t No Yes. Give specifiabout then you alread	o you ic information n, including whether y filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed t No Yes. Give specification about them you already and the tax	o you ic information n, including whether			portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed t No Yes. Give specifiabout then you alread and the tax Family support	o you ic information n, including whether y filed the returns x years	sal support, child support, maintenanc	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed t No Yes. Give specifiabout then you alread and the tax Family support	o you ic information n, including whether y filed the returns x years	sal support, child support, maintenanc	State: Local: e, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed t No Yes. Give specification about them you already and the tax Family support Examples: Past due to the support of the s	o you ic information n, including whether y filed the returns x years	sal support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed t No Yes. Give specification about them you already and the tax Family support Examples: Past due to the support of the s	o you ic information n, including whether y filed the returns x years	sal support, child support, maintenanc	State: Local: e, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed t No Yes. Give specification about them you already and the tax Family support Examples: Past due to the support of the s	o you ic information n, including whether y filed the returns x years	sal support, child support, maintenance	State: Local: e, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed t No Yes. Give specification about them you already and the tax Family support Examples: Past due to the support of the s	o you ic information n, including whether y filed the returns x years	sal support, child support, maintenanc	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed t No Yes. Give specification about them you already and the tax Family support Examples: Past due to the support of the s	o you ic information n, including whether y filed the returns x years	sal support, child support, maintenanc	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed t ✓ No Yes. Give specification about them you already and the tax Family support Examples: Past due of the support of th	o you ic information n, including whether y filed the returns x years or lump sum alimony, spou ic information	ayments, disability benefits, sick pay, va	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed t No Yes. Give specification about them you already and the tax Family support Examples: Past due to the tax Yes. Give specification of the tax Other amounts son Examples: Unpaid we social Sec	o you ic information n, including whether y filed the returns x years or lump sum alimony, spou ic information		State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed t ✓ No Yes. Give specification about them you alread and the tax Family support Examples: Past due of the control of th	o you ic information n, including whether y filed the returns x years or lump sum alimony, spou ic information	ayments, disability benefits, sick pay, va	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed t No Yes. Give specification about them you already and the tax Family support Examples: Past due of the control of the c	o you ic information n, including whether y filed the returns x years or lump sum alimony, spou ic information	ayments, disability benefits, sick pay, va	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Antonio	С	Posey	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance p Examples: Health, disability		vings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insura of each policy and lis	ance company	pany name:	Beneficiary:	Surrender or refund value:
32.				, or are currently entitled to receive	
	No Yes. Describe				
33.		rties, whether or not you hoployment disputes, insurance	ave filed a lawsuit or made a claims, or rights to sue	a demand for payment	
	✓ No ☐ Yes. Describe				
34.	Other contingent and u to set off claims	nliquidated claims of every	nature, including counterc	laims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	u did not already list			
	✓ No Yes. Describe				
36.		-	t 4, including any entries fo	. • .	\$155.00
Part	5: Describe Any Bus	siness-Related Propert	y You Own or Have an In	terest In. List any real estate in Part	1.
37.	Do you own or have any	legal or equitable interest	in any business-related pro	perty?	
	No. Go to Part 6. Yes. Go to line 38.			C p C	current value of the ortion you own? or not deduct secured claims rexemptions
38.	Accounts receivable or	commissions you already	earned		
	✓ No Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		lems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, elect	ronic devices
	No Yes. Describe				

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Deb	tor 1 Antonio	С	Posey	Case number (if known)	
1.0	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you t	use in business, and tools of your	irade	
	✓ No				
	Yes. Describe				
	_				
11					
41.	Inventory				
	✓ No				
	Yes. Describe				
12	Interests in partnersh	uine or joint ventures			
72.		iips or joint ventures			
	✓ No		Name of entity:	% of ownership:	
	Yes. Give specific		. tame of chary.	, c c : ee.	
	information about them				<u> </u>
12 (Customor lists mailing	lists, or other compilation	one	<u> </u>	
45.		insts, or other compliant	uiis		
	✓ No				
	Yes. Do your lists i	nclude personally identifiab	le information (as defined in 11 U.S.	C. § 101(41A))?	
	☐ No				
	Yes. Desc	rihe			
	100. 2000				
44.	Any business-related	property you did not alre	ady list		
	✓ No				
	lacksquare				<u> </u>
	Yes. Give specific information				<u> </u>
					<u> </u>
					<u> </u>
			art 5, including any entries for pag		
•	art o. write that humb				
Part	Describe Any F	arm- and Commercia	I Fishing-Related Property Yo	ou Own or Have an Interest In.	
	If you own or have ar	interest in farmland, list it in	Part 1.		
46.	Do you own or have a	iny legal or equitable into	erest in any farm- or commercial	fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
		•			or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	√ No				
	Yes. Describe				

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Debt	tor 1 Antonio First Name	C Middle Name	Posey Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	No Yes. Describe				
49.	Farm and fishing equi	 pment, implements, machinery, fixtu	ıres, and tools of	trade	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you di	d not already list		
51.	No	rolar lishing-related property you di	u not alleady list		
	Yes. Describe				
		ll of your entries from Part 6, includ		r pages you have attached	
•				L	
Part	7: Describe All Pro	perty You Own or Have an Inte	rest in That You	u Did Not List Above	
53.		perty of any kind you did not already ts, country club membership	/ list?		
	No No	is, country dub membership			
	Yes. Give specific				
	information				
54 A	dd the dollar value of a	II of your entries from Part 7 Write t	hat number bere		•
J4. A	ud the dollar value of a	ii oi your entiles iioiii Fait 7. Wille i	mat number nere		
Part	8: List the Totals of	f Each Part of this Form			1
55. I	Part 1: Total real estate	e, line 2		>	
56. r	oart 2 total vehicles, lir	ne 5	\$2325.00		
57. P	art 3: Total personal a	nd household items, line 15	\$1400.00		
58. P	art 4: Total financial a	ssets, line 36	\$155.00		
59. I	Part 5: Total business-r	elated property, line 45			
60. I	Part 6: Total farm- and	fishing-related property, line 52			
61. I	Part 7: Total other prop	erty not listed, line 54			
62. 1	Total personal property	Add lines 56 through 61	\$3880.00	Copy personal property total ►	+ \$3880.00
					¢3000 00
63. T	otal of all property on S	Schedule A/B. Add line 55 + line 62			\$3880.00

		Case 17-03871		02/10/17 cument	Entered 02/10/17 09 Page 20 of 69	9:29:12 Desc N	⁄lain
Fill	in this inforn	nation to identify your case:					
Deb	otor 1	Antonio First Name	C Middle Name	Posey Last Nan	<u> </u>		
	otor 2 ouse, if filing)	First Name	Middle Name	Last Nan	ne		
Uni	ted States Ba	ankruptcy Court for the: No	rthern	_ District of Illing			
	se number nown)			(Sta			
Of	ficial I	Form 106C					Check if this is an amended filing
Sc	hedule	C: The Proper	tv You Claim	as Exen	not		12/15
For stat the tax- und you	each item e a specif amount of exempt re er a law the r exemption	ic dollar amount as exe f any applicable statuto etirement funds—may b nat limits the exemption on would be limited to the	as exempt, you mus mpt. Alternatively, ry limit. Some exen be unlimited in dolla to a particular doll the applicable statu	st specify the you may clair nptions—sucl ir amount. Ho lar amount ai tory amount.	amount of the exemption yon the full fair market value on the full fair market value on the strong of the strong of the property	of the property being ghts to receive certa nption of 100% of fai	exempted up to nin benefits, and ir market value
1.		of exemptions are you claim			,		
		re claiming state and feder			5.C. § 522(D)(3)		
2.	_	re claiming federal exempt			the information below.		
	, ,	.,,,					
		ription of the property and hedule A/B that lists this	Current value of the portion you own		the exemption you claim one box for each exemption.	Specific laws that	allow exemption
			Copy the value fro	om			

\$2,325.00

\$200.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

 $\overline{\mathbf{V}}$

✓

\$0

\$200.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

Brief

Brief

description:

Line from

Schedule A/B:

description:

Line from

Schedule A/B:

☐ No ☐ Yes

Mercury Montego, 2007

Used Furniture - Bed

03

06

Are you claiming a homestead exemption of more than \$160,375?

735 ILCS 5/12-1001(c)

735 ILCS 5/12-1001(b)

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С Posey Debtor 1 Antonio Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$500.00 description: **✓** \$500.00 Used Electronics - game 100% of fair market value, up to any system, phone, tv applicable statutory limit Line from Schedule A/B: 07 735 ILCS 5/12-1001(a) Brief \$300.00 description: **V** \$300.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$400.00 description: \$400.00 Jewelry 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$5.00 description: **✓** \$5.00 Checking account, PNC 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$100.00 description: \$100.00 Savings account, PNC 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 17 Brief 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Savings account, PNC 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1006 Brief \$50.00 description: **✓** \$50.00 401(k) or similar plan, w/

employer

21

Line from Schedule A/B:

100% of fair market value, up to any

applicable statutory limit

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		D	ocument Page 22 01	09		
Fill in this info	ormation to identify your ca	ase:				
Debtor 1	Antonio	С	Posey			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
Linitari Otatar	Danilon onto Cascut familias	N. a. adda. a	District of Illinois			
United States	Bankruptcy Court for the:	Nortnern	District of Illinois (State)			
Case number						
(If known)						
Official	Form 106D				Ш	Check if this is an amended filing
Schod	ula D: Cradit	ore Who Ha	ve Claims Secur	ed by Pron	ortv	10/15
						12/15
more space is	-		le are filing together, both are equal mber the entries, and attach it to	•		
	creditors have claims so	actured by your prope	rtv?			
-			with your other schedules. You have	ve nothing else to ren	ort on this form	
=			with your other schedules. Tourna	ve nothing else to rep	ort orrans form.	
<u> </u>	. Fill in all of the information	n below.				
Part 1: List	t All Secured Claims					
separat	•	han one creditor has a pa	cured claim, list the creditor rticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any
	N 40				this claim	
2.1 TTL FII		Describe the property	y that secures the claim:	\$12,002.00	\$2,325.00	<u>\$9,677.00</u>
	S Archer Ave	Mercury Montego Val				
Num	ber Street	_	e, the claim is: Check all that apply.			
		Contingent				
Chicag	go IL 60632 State ZIP Code	Unliquidated				
City Who o	wes the debt? Check one.	Disputed				
✓ De	ebtor 1 only	Nature of lien. Check	all that apply.			
De	ebtor 2 only	An agreement you	made (such as mortgage or secured			
De	ebtor 1 and Debtor 2 only	car loan)				
At	least one of the debtors	Statutory lien (such	n as tax lien, mechanic's lien)			
_	d another	Judgment lien fror	n a lawsuit			
l to	neck if this claim relates a community debt	Other (including a	right to offset)			
Date d	lebt was <u>9/1/2015</u>	Last 4 digits of accou	ınt number 6242			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$12,002.00

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Fill in	n this inforr	nation to identify your c	ase:			
Debt	or 1	Antonio First Name	C Middle Name	Posey Last Name		
Debt	or 2	T HOC TACHTO	Wildalo Marrio	Edot Namo		
(Spou	se, if filing)	First Name	Middle Name	Last Name		
Unite	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case (If kno	e number					
<u> </u>		orm 106E/F				Check if this is an amended filing
Sc	hedu	le E/F: Cre	ditors Who	Have Unsec	ured Claims	12/15
other Form claim the e know	party to a 106A/B) a is that are ntries in the n).	nny executory contract and on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a claim. A expired Leases (Official Fo Secured by Property. If m	Iso list executory contracts or rm 106G). Do not include any nore space is needed, copy the	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured ne Part you need, fill it out, number ite your name and case number (if
1.	•	editors have priority ur Go to Part 2.	secured claims against y	ou?		
	Yes.					
	listed, iden As much a Continuati	itify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amounts, ling to the creditor's name. particular claim, list the other	list that claim here and show be If you have more than two prior r creditors in Part 3.	rately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

Total

claim

Priority

amount

Nonpriority

amount

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Debto	or 1 Antonio First Name	C Middle Name	Posey Last Name	Case number (if known)	
Part 2					
4. L	Yes. ist all of your nonpriority unsecunsecured claim, list the creditor sep	rt in this part. Submit in the alpharately for each claims.	this form to the abetical order or each claim list	court with your other schedules. of the creditor who holds each claim. If a creditor has more ted, identify what type of claim it is. Do not list claims already in art 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
					Total claim
4.1	City of Chicago - Parking and red I Nonpriority Creditor's Name Department of Revenue - PO Box Number Street Chicago Illinois City State Who incurred the debt? Check of I Debtor 1 only Debtor 2 only At least one of the debtors and I Check if this claim relates the claim subject to offset? No	60680 Zip Cod one.	e C	when was the debt incurred?	\$4,041.56
4.2	Yes FST PREMIER Nonpriority Creditor's Name 3820 N LOUISE AVE Number Street	d another		ast 4 digits of account number 6545 When was the debt incurred? 1/1/2015 Is of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$497.00

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Debtor 1	Antonio First Name		C Middle Name	Posey Last Name	Case nu	umber (if known)
art 3:	List Others to Be No	tified	About a Debt That Yo	u Already Listed		
coll	ection agency is trying ection agency here. Si	to coll nilarly,	lect from you for a debt yo , if you have more than or	ou owe to someone one one one one one one one one one	else, list the or the debts that	a already listed in Parts 1 or 2. For example, if a iginal creditor in Parts 1 or 2, then list the you listed in Parts 1 or 2, list the additional 2, do not fill out or submit this page.
Arn	old Scott Harris			On which entry in	Part 1 or Part	2 did you list the original creditor?
	W. Jackson # 600			Line 4.1	of (Check	Part 1: Creditors with Priority Unsecured Claims
Nur	nber Street				one):	Part 2: Creditors with Nonpriority Unsecured Claims
Chi	cago Illin	ois	60604	Last 4 digits of ac	count number	
City	Sta	е	Zip Code			

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Posey Case number (if known)
Last Name Debtor 1 Antonio First Name

T II St IVel	THE INTEGRAL CONTROL C			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	statistical reporting purposes only. 28 U.S.C. §15	9.
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.	•	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$4,538.56	
	6j. Total. Add lines 6f through 6i.	6j.	\$4,538.56	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Antonio	С	Posey	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	_
Case number			(=1010)	_

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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Fill in this inf	formation to identify your c			
FIII IN INIS INI	ormation to identify your d	ase:		
Debtor 1	Antonio	С	Posey	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
(opodoo, n ming	riist name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
Case numbe	ar		(State)	
(If known)				
				Check if this is
				amended filing
Officia	I Form 106H			
Schedu	ile H: Your Cod	debtors		12/
the entries in known). Answ	n the boxes on the left. At wer every question. have any codebtors? (If you	tach the Additional Page	e to this page. On the to	
Idaho, L	ne last 8 years, nave you .ouisiana, Nevada, New Mea o. Go to line 3.			(? (Community property states and territories include Arizona, California, in.)
			1 1 P	Ľ 0
│	es. Did your spouse, forme	er spouse, or legal equiva	alent live with you at the	time?
✓	No			
	Yes. In which communit	ty state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spouse, 1	ormer spouse, or legal equ	ivalent	
	Number Street			

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2
again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),
Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this informati	on to identify y	/our case:					
Debtor 1 Anton		С	Posey		_		
First N	Name	Middle Name	Last Na	me	Che	ck if this is:	
Debtor 2 (Spouse, if filing) First N	Name	Middle Name	Last Na	me	· ¬	An amended filing	
				-		A supplement showing po	st-petition chapter 1
United States Bankruthe:	ptcy Court for	Northern	District of Illin Sta			expenses as of the following	
Case number			(04	210)	_ _		
(lf known)						MM / DD / YYYY	
Official Forr	m 106l						
Schedule I:	Your Ind	come					12/1
information about y spouse. If more spa number (if known).	our spouse. If ace is needed,	•	d your spouse	e is not filing v	with you, do	not include information	n about your
Fill in your emplo	ovment		Debtor 1			Debtor 2	
information.	,						
If you have more t	than one job,	Employment status	✓ Employ	ed		Employed	
attach a separate printering information about	•		Not Em	ployed		Not Employed	
employers.	additional	Occupation	Cap Associa	ate			
Include part time, self-employed wo		Employer's name	Walmart - a	k			
Occupation may in	nclude student	Employer's address	702 S.W. 81				
or homemaker, if i			Number Stree	et .		Number Street	
			Bentonville City	Arkansas State	72716 Zip Code	City S	ate Zip Code
		How long employed	7 months			,	p
		there?					
Part 2: Give Det	ails About M	onthly Income					
Estimate monthly	income as of th	ne date you file this form	. If you have n	othing to ronor	t for any line, y	write \$0 in the energy Inch	ido vour pop filing
spouse unless you a	re separated.				-		
more space, attach		more than one employer, et to this form.	combine the in		, ,	r that person on the lines For Debtor 2 or	below. If you need
				For De	ebtor 1	non-filing spouse	
		ry, and commissions (befor calculate what the monthly v		2.	\$1,639.60		-
3. Estimate and li	st monthly over	time pay.		3.	+ \$0.00		

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Debtor 1Antonio		osey	Case number	r (if	
First Name	Middle Name La	ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4.	\$1,639.60		
5. List all payroll deducti					
5a. Tax, Medicare, and	d Social Security deductions	5a.	\$186.90		
5b. Mandatory contrib	outions for retirement plans	5b.	\$0.00		
5c. Voluntary contribu	itions for retirement plans	5c.	\$0.00		
5d. Required repayme	ents of retirement fund loans	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support	obligations	5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions.	. Specify:	5h. +	\$0.00 +		
6. Add the payroll deduct +5h.	tions. Add lines 5a + 5b + 5c + 5d + 5e +5f	+ 5g 6.	\$186.90		
7. Calculate total monthl	ly take-home pay. Subtract line 6 from line	4. 7.	\$1,452.71		
8. List all other income re	egularly received:				
business, profession	•				
	for each property and business showing nary and necessary business expenses, and et income.	8a.	\$0.00		
8b. Interest and divide	ends	8b.	\$0.00		
dependent regular					
divorce settlement, a	ousal support, child support, maintenance, and property settlement.	8c.	\$0.00		
8d. Unemployment co	mpensation	8d.	\$0.00		
8e. Social Security		8e.	\$0.00		
Include cash assista cash assistance that	assistance that you regularly receive noe and the value (if known) of any non- you receive, such as food stamps (benefits ental Nutrition Assistance Program) or	8f.	\$0.00		
8g. Pension or retirem	nent income	8g.	\$0.00		
8h. Other monthly inc		8h. +	\$0.00 +		
9. Add all other income A	Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	8h. 9.	\$0.00		
10. Calculate monthly inc Add the entries in line 1	come. Add line 7 + line 9. 0 for Debtor 1 and Debtor 2 or non-filing spo	10. ouse	\$1,452.71 +	=	\$1,452.71
Include contributions from friends or relatives.	or contributions to the expenses that you om an unmarried partner, members of your bounts already included in lines 2-10 or amounts	nousehold, your o	lependents, your roomn		
Specify:				1	1. + \$0.00
	te last column of line 10 to the amount in			,	2. \$1,452.71
	and statement out	,		,	Combined monthly income
13. Do you expect an included No. Yes. Explain:	rease or decrease within the year after y	ou file this form	•		·

	Case 17-0		02/10/17 Entered 02 cument Page 31 of 6	/10/17 09:29:12 9	2 Desc Main	
Fill in this infor	rmation to identify y	/our case:				
Debtor 1	Antonio First Name	C Middle Name	Posey Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is: An amended fili	ng	
	Bankruptcy Court fo		District of Illinois		howing post-petition chapter 1 the following date:	3
Case number (If known)			(State)	MM / DD / YYY		
Official	Form 106	SJ				
Schedul	e J: Your E	 Expenses				12/1
information. If (if known). Ans	more space is nee swer every question	eded, attach another sheet to the n.	are filing together, both are equa is form. On the top of any addition			
	cribe Your Hous	sehold				
1. Is this a joi						
	o to line 2					
Yes. D		n a separate household?				
	No					
	Yes. Debtor 2 m	ust file Official Forms 106J-2, Expe	enses for Separate Household of De	otor 2.		
2. Do you hav	ve dependents?	✓ No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?	
	d your	✓ No Yes				

Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. If not included in line 4:	4.	\$150.00
4a. Real estate taxes	4a	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$0.00
4d. Homeowner's association or condominium dues	4d.	\$0.00

Your expenses

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Debtor 1 Antonio C Posey Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$60.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$307.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$50.00
10. Personal care products and services	10.	\$75.00
11. Medical and dental expenses	11.	\$30.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$245.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$120.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you. Specify:		
	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20u 20e	\$0.00
	208	φυ.υυ

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Fill in this infor	rmation to identify your ca	ase:		
Debtor 1	Antonio	С	Posey	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(State)	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
x	/s/ Antonio Posey	×
^	Signature of Debtor 1	Signature of Debtor 2
	Date 2/10/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this inf		ase.				
Debtor 1	Antonio	С	Posey			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing	First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for the:	Northern	District of Illinois			
Case numbe	er		(State)			
(If known)						Check if this is
Officia	l Form 107					amended filing
Statem	ent of Financia	I Affairs for Inc	dividuals Fi	ling for Bankrı	uptcy	12
nformation	olete and accurate as pos I. If more space is neede known). Answer every qu	d, attach a separate sh				
Part 1: Gi	ve Details About Your I	Marital Status and Wh	here You Lived Be	fore		
1. What	is your current marital sta	itus?				
	Married					
	flarried lot married					
✓ ✓		u lived anywhere other t	han where you live r	ow?		
2. During	lot married g the last 3 years, have you lo es. List all of the places you	u lived in the last 3 years	s. Do not include whe	re you live now.		Dates Debtor 2 lived
2. During	lot married g the last 3 years, have yo lo	u lived in the last 3 years	s. Do not include whe			Dates Debtor 2 lived there
2. During	lot married g the last 3 years, have you lo es. List all of the places you	u lived in the last 3 years Dates	s. Do not include whe	re you live now.		
2. During	lot married g the last 3 years, have you lo es. List all of the places you	u lived in the last 3 years Dates	s. Do not include whe	re you live now. Debtor 2:		there
2. During	lot married g the last 3 years, have you lo 'es. List all of the places you bebtor 1:	u lived in the last 3 years Dates there	s. Do not include whe	re you live now. Debtor 2: Same as Debtor 1		Same as Debtor 1
2. During	lot married g the last 3 years, have you lo Yes. List all of the places you lebtor 1:	u lived in the last 3 years Dates there From To	s. Do not include whe	re you live now. Debtor 2: Same as Debtor 1 Number Street	Tin Codo	Same as Debtor 1 From
2. During	lot married g the last 3 years, have you lo 'es. List all of the places you bebtor 1:	u lived in the last 3 years Dates there	s. Do not include whe	re you live now. Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
2. During	lot married g the last 3 years, have you lo Yes. List all of the places you lebtor 1:	u lived in the last 3 years Dates there From To	s. Do not include whe	re you live now. Debtor 2: Same as Debtor 1 Number Street	Zip Code	Same as Debtor 1 From
2. During Y Y	lot married g the last 3 years, have you lo Yes. List all of the places you lebtor 1:	u lived in the last 3 years Dates there From To	s. Do not include whe	re you live now. Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
2. During Y Y	lot married g the last 3 years, have you lo fes. List all of the places you lebtor 1: lumber Street	u lived in the last 3 years Dates there From To Zip Code	s. Do not include whe	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2. During Y Y	lot married g the last 3 years, have you lo fes. List all of the places you lebtor 1: lumber Street	u lived in the last 3 years Dates there From To Zip Code From	S. Do not include whe	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From

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Case number (if known)

Posey

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$2497.06 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$34500.00 For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$25000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Antonio

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Posey Debtor 1 Antonio Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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Debtor 1	Antonio		С	Pos	ey	Case number	(if known)
	First Name		Middle Name	Last	Name		
Inside corp ageinsuch	ders include your porations of which nt, including one h as child suppor	relatives; an n you are an for a busine	ny general partners n officer, director, p ess you operate as	; relatives of any goerson in control, o	eneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
\checkmark	No						
	Yes. List all pay	ments to a	n insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	debts guar	for bankruptcy, d anteed or cosigned benefited an insi	d by an insider.	payments or trans	fer any property o	n account of a debt that benefited an
ш				Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	neason for this payment
							Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Posey Debtor 1 Antonio Case number (if known) Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	or 1	Antonio	С	Posey	Case number (if know	vn)	
		First Name	Middle Name	Last Name			
11.			ou filed for bankruptcy, di ake a payment because y	d any creditor, including a b ou owed a debt?	ank or financial institutior	n, set off any amou	ints from your
	✓	No					
	M		•				
	Ш	Yes. Fill in the details	S.				
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name		-			
		Number Street		_			
				Land A. Palla of account			
		-		_ Last 4 digits of account	number: XXXX-		
		City St	tate Zip Code	-			
12.			filed for bankruptcy, was stodian, or another official	any of your property in the al?	possession of an assignee	for the benefit of o	creditors, a court-
		No					
	$oldsymbol{\square}$	No					
		Yes					
		11.10.1.1.0.00	10 11 1				
Part	5:	List Certain Gifts a	and Contributions				
13.	Wi	ithin 2 years before yo	ou filed for bankruptcy, di	d you give any gifts with a t	otal value of more than \$6	00 per person?	
		No					
	⊻	4					
	L	Yes. Fill in the detai	is for each giπ.				
		Gifts with a total va per person	lue of more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You	Gave the Gift	-			
		T CIGOTI TO WITOTH TOU	dave the diff				
		-		_			
		Number Street		_			
		Number Street					
		City St	tate Zip Code	=			
			·				
		Person's relationship	to you				
		-	-			_	
				_			
		Person to Whom You	Gave the Gift				
				_			
		Number Street		_			
				_			
		City St	tate Zip Code				
		Person's relationship	to you				
		•					

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Debt	tor 1	Antonio	С	Posey	Case number (if know	vn)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you file	ed for bankruptcy, did	you give any gifts or contri	butions with a total value	of more than \$600 t	to any charity?
			ou ioi zaiiii apioj, aiu	, ou g o a, go o. oo			,
	\mathbf{Y}	No					
	Ш	Yes. Fill in the details for		on.			
		Gifts or contributions to that total more than \$6		Describe what you con	tributed	Date you contributed	Value
		that total more than \$0	100			Contributed	
		Objects to Name					-
		Charity's Name					
		Number Street					
		City State	Zip Code				
Dart	6.	List Certain Losses					
15.		nbling? No Yes. Fill in the details. Describe the property y		ce you filed for bankruptcy	e coverage for the loss		
		how the loss occurred	ou lost and	Include the amount that pending insurance claim A/B: Property.	insurance has paid. List	Date of your loss	Value of property lost
Part	7:	List Certain Payment	s or Transfers				
16.	abo	ut seeking bankruptcy o	r preparing a bankrupt	ou or anyone else acting on cy petition? r credit counseling agencies for			nyone you consulted
			otoy petition preparets, of	Great courseling agencies in	or services required in your b	annuptcy.	
	Ш	No					
	✓	Yes. Fill in the details.					
				Description and value of transferred	of any property	Date payment or transfer was made	Amount of payment
		Semrad Law Firm		Attorney's Fee - 350.00		2/7/2017	\$350.00
		Person Who Was Paid		, momey 6 : 66 - 660:06			
		20 S. Clark Street					
		Number Street					
		28th Floor					
		Chicago Illinois					
		City State	Zip Code				
		Email or website address					
		Person Who Made the Pa	ayment, if Not You]	
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		Email or website address					
		Person Who Made the Pa	ayment, if Not You				

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Debt	or 1	Antonio	С	Posey	Case number (if know	vn)	
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed food to be pour deal with your creditor not include any payment or the No Yes. Fill in the details.	ors or to make payme	ents to your creditors?	your behalf pay or transfe	er any property to an	yone who promised to
	Ш						
				Description and value of transferred	f any property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	✓	No Yes. Fill in the details.		Description and value of property transferred		ny property or received or debts pa je	Date id transfer was made
		Person Who Received Trans	fer				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Trans	fer				
		Number Street					
		City State Person's relationship to you	Zip Code				
19.	ben	hin 10 years before you filed reficiary? ese are often called asset-prot No Yes. Fill in the details.		you transfer any property	to a self-settled trust or si	milar device of whic	h you are a
	_			Description and value	of the property transferre	d	Date transfer was made
		Name of trust					

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Posey Debtor 1 Antonio _ Case number (if known) List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Posev Debtor 1 Antonio __ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code

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Deb		Antonio First Name	C	lle Name	Posey Last Name	Case r	number (if known)	
		FIISTName	Mildo	ne ivanie	Last Name			
26.	Hav	e you been a party	in any judicial d	or administrative	proceeding under	any environmenta	I law? Include settlements and ord	ers.
	V	No						
		Yes. Fill in the det	ails.					
				Cour	t or agency		Nature of the case	Status of the case
		Case title						Pending
				Cour	t Name			On appeal
		Case number		Num	berStreet			Concluded
				City	State	Zip Code		
Part	11:	Give Details Ab	out Your Busi	ness or Conne	ctions to Any Bus	siness		
27.	With	-			own a business or I	-	Howing connections to any busines	s?
		_		company (LLC)	or limited liability pa	rtnership (LLP)		
		A partner in a		ing avec tive of	a acus cuation			
		_	rector, or manag	•	a corporation securities of a corp	oration		
		_				oration		
	$ \mathbf{V} $	No. None of the a			To both the Comments to			
	Ш	Yes. Check all tha	at apply above a	na IIII in the aeta	ils below for each b			
					Describe the natu	re of the business	Employer Identification include Social Security r	
		Business Name					EIN:	
		Number Street			Name of accounta	ent or bookkeener	Dates business existed	
		City	State	Zip Code	Nume of account	int of bookkeeper	From To	
					Describe the natu	re of the business	Employer Identification include Social Security r	
		Duning to A!					EIN:	
		Business Name						
		Number Street			Name of a second	ud au backlesser	Dates business existed	
		City	State 2	Zip Code	Name of accounta	int or bookkeeper		
		Oity	Oldic 2	ip code			From To	
					B		Foods and all foods	
					Describe the natu	re of the business	Employer Identification include Social Security r	
		Business Name					EIN:	
		Ni mala di Ci					Detec business said at	
		Number Street			Name of accounta	int or bookkeeper	Dates business existed	
		City	State 2	Zip Code		•	From To	

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Deb	tor 1 Antonio		С	Posey	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 years be creditors, or other		bankruptcy, did y	ou give a financial statemo	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in the	e details below.			
	_			Date issued	
	Name			MM/DD/YYYY	
	Name			WIW/DD/TTT	
	Number St	reet		_	
				<u></u>	
	City	State	Zip Code		
Pari	t 12: Sign Belov	v			
1	true and correct. I	understand that	making a false sta es up to \$250,000,	atement, concealing prope	ents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	S	ignature of Debtor	,		Signature of Debtor 2
		3			Date
	D	ate 2/10/2017			
ı	Did you attach add	ditional pages to	Your Statement of	f Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	√ No				
i	Yes				
ı	Did you pay or agr	ee to pay someor	ne who is not an at	ttorney to help you fill out	bankruptcy forms?
	√ No				
	Yes. Name of p	erson			Attach the Bankruptcy Petition Preparer's Notice,

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Antonio C Posey		Case No.	
	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF CO	OMPENSATION C	OF ATTORNEY FO	OR DEBTOR
con	rsuant to 11 U.S.C. § 329(a) and Fed. mpensation paid to me within one yea dered or to be rendered on behalf of t	r before the filing of the petitic	on in bankruptcy, or agreed to	be paid to me, for services
For	legal services, I have agreed to accep	t		\$4,000.0
Prid	or to the filing of this statement I have	received		\$350.0
Bal	ance Due			\$3,650.0
2. The	e source of the compensation paid to	me was:		
	✓ Debtor	Other (specify)		
3. The	e source of the compensation paid to	me is:		
	✓ Debtor	Other (specify)		
4. 🗸	I have not agreed to share the above members and associates of my law f	-disclosed compensation with irm.	any other person unless they	ı are
	I have agreed to share the above-dis members or associates of my law firn the people sharing in the compensat	n. A copy of the agreement, to		
5. ln r	return for the above-disclosed fee, I ha a. Analysis of the debtor's financial bankruptcy;			
	b. Preparation and filing of any peti-	tion, schedules, statements of	affairs and plan which may be	e required;
	c. Representation of the debtor at the	ne meeting of creditors and co	nfirmation hearing, and any a	djourned hearings thereof;
	d. Representation of the debtor in a	dversary proceedings and oth	er contested bankruptcy matte	ers;
6 By	agreement with the debtor(s) the abo	ve-disclosed fee does not incl	ude the following services:	

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B 203 (12/94)

CERTIFICATION					
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.					
2/10/2017	/s/ Mike Miller				
Date	Signature of Attorney				
	Semrad Law Firm				
	Name of law firm				

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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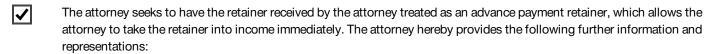
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/10/2017	
Signed:		
/s/ Anto	onio Posey	
		/s/ Mike Miller
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Posey, Antonio C	Case No	Case No		
	Debtor(s)	Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MA	TRIX		
The above named Debtors hereby verify that the knowledge.		that the attached list of creditors is t	rue and correct to the best of their		
Date:	2/10/2017	/s/ Posey, Antor Posey, Antonio Signature of De	С		

TTL FIN AC 4530 S Archer Ave Chicago, IL, 60632

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS, SD, 57107

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

Arnold Scott Harris 111 W. Jackson # 600 Chicago, IL, 60604 Case 17-03871 Doc 1 Filed 02/10/17 Entered 02/10/17 09:29:12 Desc Main Document Page 60 of 69

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN . CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

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- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$61.76 for expenses, leaving a balance due of \$4,021.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	2/7/2017		
Signed:			
/s/ Anto	onio Posey Joy Vol		
		/s/ Mike Miller	
Debtor(s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Antonio First Name	C Middle Name	Posey Last Name	Case number (if known)	
	estions for Reporting Purpose			
16. What kind of debts do you have?17. Are you filing under Chapter 7?	16a. Are your debts primaril "incurred by an individu No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primaril money for a business or No. Go to line 16c. Yes. Go to line 17.	ly consumer debts? Co al primarily for a personal ly business debts? Busa investment or through you owe that are not con	insumer debts are defined in 11 Lat, family, or household purpose. In the same debts that you include the operation of the business or insumer debts or business debts.	curred to obtain
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that No.	er 7. Do you estimate that a funds will be available to a	ufter any exempt property is exclude distribute to unsecured creditors?	ed and administrative
18. How many creditors do you estimate that you owe?	☑ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,00 10,001-25,0	0 [] 50,001-	50,000 100,000 an 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	Tournaria .	-\$50 million	00,001-\$1 billion 000,001-\$10 billion 1,000,001-\$50 billion an \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	Sussandi	-\$50 million	0,001-\$1 billion 000,001-\$10 billion ,000,001-\$50 billion an \$50 billion
Partifa Sign Below	f 1			NEW TO ANNUAL TO SECURE OF THE SECURE OF
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
energy terselytist figs before the profession for the state of the sta	/s/ Antonio Posey Signature of Debtor 1 Executed on 2/7/2017 MM / Di	D/YYY	Signature of Debtor 2 Executed onMM / DE	TYYYY

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Fill in this infor	mation to identify your	case,	To Leave		
Debtor 1	Antonio	С	Posey		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for the	: Northern	District of Illinois		
Case number			(State)	-	
(If known)				A-1-1-1-1	
Official	Form 106D	ec			Check if this is ar amended filing
Declarat	ion About an	Individual Debto	r's Schedules		12/15
If two married	people are filing toget	her, both are equally respons	ible for supplying correct	information,	THE REAL PROPERTY AND ADDRESS OF THE PROPERTY
money or prop	erty by fraud in connection 1341, 1519, and 3571.	ction with a bankruptcy case	can result in fines up to \$	king a false statement, concealing propei 250,000, or imprisonment for up to 20 ye:	ty, or obtaining ars, or both. 18
Did you p	ay or agree to pay son	neone who is NOT an attorne	to help you fill out banks	unter forms?	
IJI No	, , , , , , , , , , , , , , , , , , , ,		to holp you mit out build	aptoy forms.	
	Name of person	· · · · · · · · · · · · · · · · · · ·	Attach Bankruptcy Pe Signature (Official Fol	etition Preparer's Notice, Declaration, and	
				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Under per that they	nalty of perjury, I decla are true and correct.	are that I have read the summ	eary and schedules filed w	rith this declaration and	
	V M	Share			
/s/ Anton	1 / 8/ // / /	- 7/3	Signature o	of Debtor 2	
· ·			•	n coolor a	
Date 2/7/3	2017 (DD/YYYY	· ·	Date MM.	/DD/YYYY	

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Debtor 1	Antonio	C	Posey	Case number (if known)
	First Name	Middle Name	Last Name	
8. Wit	hin 2 years before you ditors, or other partie	u filed for bankruptcy, did es.	you give a financial state	nent to anyone about your business? Include all financial institutions
M	No Yes. Fill in the details	below.		
French E.			Date issued	
			wate issued	
	Name		MM/DD/YYYY	
	Niverbay Circal			
	Number Street			
	City	State Zip Code	———·	
	,			
	a			
I have	e read the answers or	and that making a false st	tatement, concealing pror	ments, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with
true a	e read the answers or and correct. I underst akruptcy case can res /s/ Anti	and that making a false st	tatement, concealing pror	ments, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with a 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
l have true a	e read the answers or and correct. I underst skruptcy case can res /s/ Anto- Signature of	onio Posey of Debtor 1	tatement, concealing pror	erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
I have true a	e read the answers or and correct. I underst akruptcy case can res /s/ Anti	onio Posey of Debtor 1	tatement, concealing pror	erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2
I have true a a ban	e read the answers or and correct. I underst okruptcy case can res /s/ Anti- Signature of Date 2/7/	onio Posey of Debtor 1	tatement, concealing prop o, or imprisonment for up t	erty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date
I have true a a ban	e read the answers or and correct. I underst okruptcy case can res /s/ Anti- Signature of Date 2/7/ ou attach additional p	onio Posey of Debtor 1	tatement, concealing prop o, or imprisonment for up t	erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2
I have true a a ban	e read the answers or and correct. I underst okruptcy case can res /s/ Anti- Signature of Date 2/7/	onio Posey of Debtor 1	tatement, concealing prop o, or imprisonment for up t	erty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date
I have true a ban	e read the answers or and correct. I underst okruptcy case can res /s/ Anti- Signature of Date 2/7/ ou attach additional pate	onio Posey of Debtor 1	of Financial Affairs for Indi	erty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date viduals Filing for Bankruptcy (Official Form 107)?
I have true a ban	e read the answers or and correct. I underst okruptcy case can res /s/ Anti- Signature of Date 2/7/ ou attach additional pate	onio Posey onio Posey of Debior 1 /2017 pages to Your Statement of	of Financial Affairs for Indi	erty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date viduals Filing for Bankruptcy (Official Form 107)?

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Posey, Antonio C	Case No.	
***************************************	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIF	ICATION OF CREDITOR MA	TRIX
Th nowledge	e above named Debtors hereby ver	ify that the attached list of creditors is	true and correct to the best of their
)ate;	2/7/2017	/s/ Posey, Anto	mio C Herris for
***************************************		Posey, Antonio Signature of De	

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Debi	tor 1 Antonio	C	Posey	Case number (if known)	
	First Name	Middle Name	Last Name		
16.	Calculate the median fa	imily income that applies to	you. Follow these step	95:	
	16a. Fill in the state in wh	ich you live.	Illinois	~	
	16b. Fill in the number of	people in your household.	1	~	
	household	nily income for your state and s	To fin	ed a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	\$50,133.00
17.				may also so drainable at the paintapicy clock's office,	
	17a. Line 15b is less under 11 U.S.C.	than or equal to line 16c. On the state of t	e top of page 1 of this o NOT fill out <i>Calculat</i>	s form, check box 1, <i>Disposable income is not determined</i> tion of Disposable Income (Official Form 122C-2).	j
	U.S.C. § 1325(L	e than line 16c _© On the top of p o)(3). Go to Part 3 and fill out current monthly income from li	Calculation of Dispo	eck box 2, Disposable income is determined under 11 sable Income (Official Form 122C-2). On line 39 of that	
Part	G Calculate Your Co	mmitment Period Under	11 U.S.C. §1325(Ł	o)(4)	
18.		monthly income from line 11		The state of the s	\$1,462.98
19.	Deduct the marital adju commitment period under	stment if it applies. If you are 11 U.S.C. § 1325(b)(4) allows	married, your spouse you to deduct part of	is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If the marital adjustm	ent does not apply, fill in 0 on t	îne 19a.		-\$0.00
	19b. Subtract line 19a fr	om line 18.			\$1,462.98
20.	Calculate your current r	nonthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$1,462.98
	Multiply by 12 (the n	umber of months in a year).			x 12
	20b. The result is your cur	rent monthly income for the yea	ar for this part of the fo	om,	\$17,555.76
	20c. Copy the median fan	nily income for your state and si	ze of household from	line 16c.	\$50,133.00
21.	How do the lines compa	re?			
	Line 20b is less than to commitment period is	ine 20c. Unless otherwise order 3 years. Go to Part 4.	red by the court, on th	e top of page 1 of this form, check box 3, The	
	Line 20b is more than 4, The commitment p	or equal to line 20c, Unless otheriod is 5 years. Go to Part 4.	nerwise ordered by the	court, on the top of page 1 of this form, check box	
Parit	Sign Below				
	By signing here I doc	are under poorth, of opins, the		nis statement and in any attachments is true and correct,	
	by digitally flore, ruce	are direct perially of periony that	t die intornation on th	is statement and in any attachments is true and correct.	
	🗶 /s/ Antonio Po	sey X Marrates	agranda de la companya de la company		
	Signature of Debt	or J	***************************************	Signature of Debtor 2	
	Date 2/7/2017	V		Date	
	MM/DD/YY	YY		MM/DD/YYYY	
		o NOT fill out or file Form 122C I out Form 122C-2 and file it wi		9 of that form, copy your current monthly income from lin	e 14